

**TRANSMITTAL LETTER
(General - Patent Pending)**



Docket No.
99-046

In Re Application Of: **WALKER et al.**

Serial No.
09/526,907

Filing Date
March 16, 2000

Examiner
Not Yet Assigned

Group Art Unit
2761

Title: **SYSTEMS AND METHODS FOR PROVIDING A SUBSIDY OFFER THROUGH A CUSTOMER DEVICE**

TO THE ASSISTANT COMMISSIONER FOR PATENTS:

Transmitted herewith is:

Supplemental Information Disclosure Statement (6 pp.);
PTO Form-1449 (8 pp.) and references cited therein (98);
Assertion of Small Entity Status (1 pg.); and
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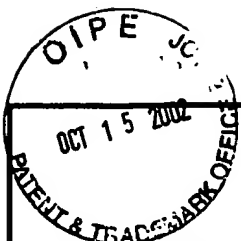
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U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIAT E

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	Translation	
							Yes	No
	A	EP 0 109 189 A1	05/23/84	Europe				
	B	EP 512413	11/11/92	Europe (Abstract)				
	C	JP 405257950A	10/08/93	Japan (Abstract)				
	D	EP 0 607 686 A2	07/27/94	Europe				
	E	WO 96/36926	11/21/96	PCT				
	F	WO 97/35441	09/25/97	PCT				
	G	EP 0 809 202 A2	11/26/97	Europe				
	H	WO 98/26363	06/18/98	PCT				
	I	JP 410187318A	07/14/98	Japan (Abstract)				
	J	WO 98/34187	08/06/98	PCT				

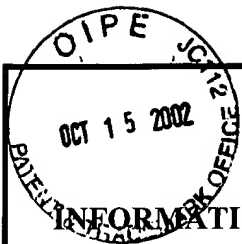
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OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

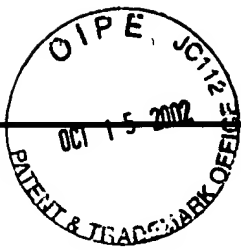
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INFORMATION DISCLOSURE CITATION		Docket Number 99-046	Serial Number 09/526,907
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	L	"Profit and Margin Control – Features and Benefits", Multi-Point Computing Solutions, undates.	
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	N	"Cape Town", Reuters, November 8, 1979.	
	O	"Save the Mark", Financial Times London, February 1, 1983, Section: Section I, Men & Matters, pg. 12.	
	P	Cook, Louise, "ConsumerWatch: Clip, Snip, Save", Associated Press, March 12, 1984, Section: Business News.	
	Q	Greene, Jan, "Farm bills please assn; National Grocers Association", Supermarket News, December 23, 1985, Section: Vol. 35, pg. 6, ISSN: 0039-5803.	
	R	Lacher, Lisa, "Coupon Gimmick Registers Profits", Business Record, December 7, 1987, Section: Vol. 83, No. 47, Sec. 1, pg. 1.	
	S	Stevens, Lawrence, "Hypermaket challenge", Computerworld, December 10, 1988, Section: Software & Services, pg. 25.	
	T	"POS spectrum: a lottery looks to POS for growth", POS News, January 1989, Section: Vol. 5, No. 7, pg. 8, ISSN: 0896-6230, CODEN: BHORAD.	
	U	Kuttner, Robert, "Computers May Turn the World Into One Big Commodities Pit", Business Week, September 11, 1989, Section: Economic Viewpoint, No. 3123, pg. 17.	
	V	Golden, Fran, "AAL's Riga doubts Marketel's appeal to retailers; Chris Riga of American Airlines", Travel Weekly, November 13, 1989, Section: Vol. 48, No. 91, pg. 4, ISSN: 0041-2082.	
	W	Schrage, Michael, "An Experiment in Economic Theory; Labs Test Real Markets", The Record, November 26, 1989, Section: Business, pg. B01.	
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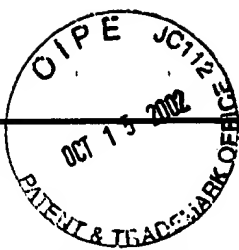
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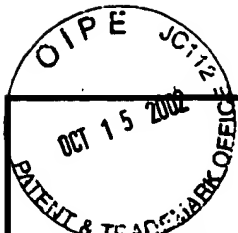
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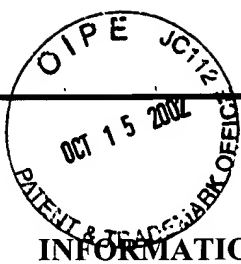


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	NN	Knippenberg, Jim, "Will local radio empires strike back?", The Cincinnati Enquirer, July 23, 1995, Section: Tempo, pg. F01.	
	OO	"Cardbriefs: Stored-Value Card Designed for Casinos", The American Banker, October 31, 1995, Section: Credit/Debit/ATMS, pg. 23.	
	PP	"Cyberbid", Net Fun Ltd., Copyright 1996.	
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	RR	McKinney, Jeff, "Merchant program could pay off for provident", The Cincinnati Enquirer, March 24, 1996, Section: Financial, pg. E02.	
	SS	Hadley, Kimberly, "Pastors praying anti-arson effort will burn bias", The Nashville Banner, July 26, 1996, Section: News, pg. A13.	
	TT	Nashimoto, Lisa, "Market Ananysis; Travel services are first online commerce offerings to fly", InfoWorld, July 29, 1996, Section: Internet, pg. 44.	
	UU	Gapper, John, "NatWest reports rise in bad debt", Financial Times, July 31, 1996, Section: News, UK, pg. 09.	
	VV	Wagner, Jim, "Cameras Tell Mall What Door You Use, How Often You Go", Albuquerque Tribune, August 9, 1996, Section: Evening, pg. A3.	
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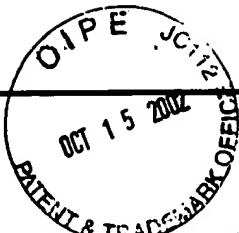


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	AAA	Bonnici, Joseph et al., "Consumer issues in coupon usage: An exploratory analysis", Journal of Applied Business Research, winter 1996/1997, Vol. 13, No. 1, pp. 31-40, ISSN: 0892-7626, CODEN: JPBEBK.	
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	CCC	"Rehayem, Gilbert, "Opinion: X-Press Betting", La Fleur's Lottery World, February 7, 1997.	
	DDD	Singletary, Michelle, "Electronic World, Unchecked Problem?", The Washington Post, March 4, 1997, Section: Financial, pg. C01.	
	EEE	"Tecmark Reward Terminal", (http //www tecmarkinc com/terminal htm), download date: March 20, 1997.	
	FFF	Fickenscher, Lisa, "Merchant: American Express Seeks to Mine Its Data on Cardholder Spending Patters", The American Banker, March 24, 1997, Credit/Debit/ATMS, pg. 20.	
	GGG	Kelsey, John et al., "Conditional Purchase Orders", Fourth ACM Conference on Computers, April 1997.	
	HHH	Bryant, Adam, "Shaking Up Air Fares' Status Quo; Entrepreneur Seeks Break for Last-Minute Business Fliers", The New York Times, April 1, 1997, Section: Section D, pg. 1, Col. 2, Business/Financial Desk.	
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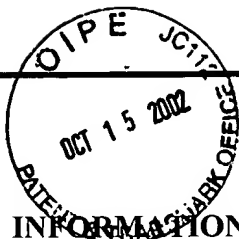
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	PPP	"General trading information and terms provided by tradingfloor.com", Tradingfloor.com, (http //www tradingfloor com/info htm), download date: August 14, 1997.	
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	UUU	Hoeschen, Brad, "Brookfield Square hopes mall card strikes a chord", Business Journal-Milwaukee, September 12, 1997, Section: Vol. 14, No. 50, pg. 19.	
	VVV	"Case-in-POINT: Case Study: Bloomingdale's, Inc.", (http www acxiom com/cip-cs-b htm), download date: September 23, 1997.	
	WWW	Website: "NCR 7452 Workstation -- Beyond Traditional POS", (http //www ncr com/product/retail/products/catalog/7452 shtml), download date: September 23, 1997.	
	XXX	Ross, Chuck et al., "Coke Card promotion set for '98", (http //adage com/news_and_features/features/19971117/article3 html), Copyright November 1997.	
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	AAAA	Goldblatt, Henry, "AT&T Finally Has An Operator...", Fortune, February 16, 1998, Section: Features/Telcos, pg. 79.	
	BBBB	"New Partners, more exciting rewards: The Membership Rewards program for 1998", (http //www americanexpress com/rewards/news/docs/1998new_mr.shtml), download date: March 12, 1998.	
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	DDDD	"Cross-Sell Billing Statement Acquisition System", April 7-9, 1998.	
	EEEE	Hemsley, Steve, "Research and Destroy...", Marketing Week, April 16, 1998, Section: Point of Purchase, pp. 33-36.	
	FFFF	Website: "MCI Freeflex Free Video Rental Program", (http //www mci com/aboutus/products/prepaid/promotional shtml), download date: April 21, 1998.	
	GGGG	Website: "MCI PrePaid Card Retail Promotional Opportunities", (http //www mci com/aboutus/products/glossary/home/freeflex.shtml), download date: April 21, 1998.	
	HHHH	Website: "Wall Street Access...: Active Trader Rebate Program", (http //www wsaccess com/active_rebate_program htm), download date: April 22, 1998.	
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	LLLL	"DataCard Partners With CSI To Offer Card-Based Loyalty Solution to Merchants", Business Wire, July 9, 1998.	
	MMMM	Albright, Mark, "Grocery savings via Web coupons", St. Petersburg Times, "July 22, 1998, Section: Business, pg. 1E.	
	NNNN	"For the Crew & the Customer", Olivetti, Winter, 1998.	
	OOOO	Fitzgerald, Kate, "Dual-function Cards Latest Pitch To Call in Holders", Card Marketing, November 1998, Vol. 2, No. 10, (http //cardmarketing faulknergray com).	
	PPPP	Souccar, Miriam Kreinin, "Epidemic of Rate Shopping Spurs a Search for Remedies", The American Banker, January 7, 1999, Section: Cards, pg. 13.	
	QQQQ	"IAFC Launches NextCard(sm) – The First True Internet VISA", (http //www nextcard com/release1 html), download date: September 14, 1999.	
	RRRR	"MyPonts: Members Guide", (http www mypoints com/mp/dStatial show?isref=main nonmemberguide default), download date: April 28, 2000.	
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